



Terms and Conditions governing the OCBC Business Premium – Business Debit Card Promotion (the “Promotion”)

Promotion Period

1. The promotion period shall run from 30 April 2026 to 31 December 2026 (both dates inclusive), or such dates as may be determined by Oversea-Chinese Banking Corporation Limited (the “Bank”) at its sole and absolute discretion (the “Promotion Period”).

Eligibility Criteria

2. To qualify for and participate in this Promotion, you must meet the criteria as set out below:
 - a) You must have been notified by the Bank that you have been successfully enrolled into the OCBC Business Premium Promotion; and
 - b) You must hold at least one (1) active BDC with the Bank, during the Promotion Period.

If you fulfil the conditions stated at Clauses 2a) to 2b) above, you will be considered an “Eligible Customer” for the purposes of the Promotion and these terms and conditions.

Definitions

3.
 - a) “BDC” refer to an OCBC Business Debit Card.
 - b) “BDC Foreign Currency Spend” shall refer to a transaction in any non-SGD currency made with the BDC(s).
 - c) “Qualifying Business Categories” shall refer to BDC Spend on the following categories - Business Travel, E-commerce Business and E-commerce Retail as stated in the Terms and Conditions governing the [OCBC Business Debit Card Rebates Programme](#).
 - d) “Qualifying BDC Spend Period” means the period:
 - a. commencing on the first day of the next calendar month from the date of enrolment into the OCBC Business Premium Promotion; and
 - b. ending on the last day of the Promotion Period.

Additional 0.8% Bonus rebate on BDC Foreign Currency Spend

4. Subject to the terms and conditions herein, an Eligible Customer shall, in respect of any BDC Foreign Currency Spend during the Qualifying BDC Spend Period (each a “Qualifying BDC Spend”), be entitled to receive an additional 0.8% bonus rebate on the SGD equivalent of the Qualifying BDC spend (the “BDC Benefit”). Save for the above, all other [Terms and conditions governing the OCBC Business Debit Card Rebates Programme](#) would apply.
5. For all Qualifying BDC Spend performed in a particular month during the Qualifying BDC Spend Period (the “Relevant QBDC Month”), the total BDC Benefit earned in respect of all such Qualifying BDC Spend will be credited in the form of a cash rebate to the applicable BDC by



the end of the 2nd calendar month following the Relevant QBDC Month (or such other timing as may be determined by the Bank in its sole and absolute discretion).

6. The aggregate of:
- a. the total BDC Benefit earned in respect of all such Qualifying BDC Spend; and
 - b. any regular bonus rebate earned for the Qualifying Business Categories under the [Terms and conditions governing the OCBC Business Debit Card Rebates Programme](#) (the “Regular Bonus Rebate”),

shall be capped at S\$80 in aggregate for each Relevant QBDC Month.

7. To illustrate:

The Eligible Customer’s account was opened on 16 May 2026 and the relevant Qualifying BDC Spend Period commenced on 1 June 2026.

From 1 June 2026 until the end of that month, if the Eligible Customer spends S\$8,000 on his BDC on the Qualifying Business Categories, and US\$2,000 on non-Qualifying Business Categories, the Eligible Customer will be eligible for BDC Benefit totalling S\$16 payable by the end of August 2026 (or such other timing as may be determined by the Bank in its sole and absolute discretion) in accordance with the following breakdown.

| | Bonus rebate calculations | Awarded bonus rebate pursuant to the Promotion (capped at S\$80 per Relevant QBDC Month) |
|---|---|--|
| Regular Bonus Rebate (capped at S\$80 per month per the Terms and conditions governing the OCBC Business Debit Card Rebates Programme) | $S\$8,000 \times 0.8\% = \64 | \$64 |
| BDC Benefit (additional bonus rebate on Foreign Currency Spend) | $US\$2,000 \times 1.25$ (exchange rate) $\times 0.8\% = \$20$ | $\$80 - \$64 = \$16$ |
| Total | \$84 | \$80 |

For the avoidance of doubt, the base rebate of 0.2% will continue to apply to any qualifying BDC transaction in accordance with the [Terms and conditions governing the OCBC Business Debit Card Rebates Programme](#).

8. The BDC Benefit will be credited in Singapore dollars by default. Where any currency conversion is involved in the calculation of the BDC Benefit, any such conversion will be at a rate determined by the Bank in its sole and absolute discretion.



General

9. The Bank reserves the right in its sole and absolute discretion to determine whether an Eligible Customer qualifies for this Promotion and any benefit. If the Bank in its sole and absolute discretion decides that any Eligible Customer does not fulfil the Eligibility Criteria as defined in Clause 2 above or the terms and conditions herein, the benefit(s) will not be accorded to such Eligible Customer.
10. If any Eligible Customer is subsequently discovered to be in breach of any of these terms and conditions, ineligible to participate in the Promotion or to enjoy the benefit(s) (which eligibility shall be determined at the sole and absolute discretion of the Bank) or if the benefit(s) have been accorded in error, the Bank reserves the right to (i) forfeit or withdraw the benefit(s) at any time; or (ii) (where the benefit(s) have been accorded) claw-back any benefit(s) credited or request the Eligible Customer to repay or compensate the Bank the value of the benefit(s) at any time.
11. The Bank reserves the right to substitute or replace the benefit(s) with any item of similar value at its sole discretion without any prior notice.
12. By participating in the Promotion, the participant shall be deemed to have read, understood and accepted these terms and conditions.
13. The Bank reserves the right to, at its sole and absolute discretion and at any time without prior notice, modify, revise, delete or add to any of these terms and conditions, or extend, suspend or discontinue the Promotion, including without limitation, the Promotion Period and Eligibility Criteria.
14. The Bank's decisions on all matters relating to the Promotion and any benefit shall be final and binding on all participants of the Promotion. No correspondence or appeal shall be entertained by the Bank.
15. The Promotion and any benefit(s) are not transferable.
16. All prevailing terms and conditions for account and banking services, including but not limited to electronics services, remittance and payment services, shall continue to apply.
17. In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Promotion, these terms and conditions shall prevail.
18. The Bank shall not be responsible for any loss or damage to any person or business in connection with the Promotion howsoever arising, including any error in computing chances, any breakdown or malfunction in any computer system or equipment, or any notice which is misdirected or lost in the post or in transmission.
19. These terms and conditions shall be governed by the laws of Singapore and each participant in the Promotion irrevocably submits to the non-exclusive jurisdiction of the courts of Singapore. A person who is not a party to any agreement governed by these terms and conditions shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these terms and conditions.

Data Protection and Consent

20. By participating in the Promotion, the Eligible Customer acknowledges and agrees that the Bank, may collect, use, disclose and/or process data (which may include without limitation, personal data) relating to the Eligible Customer, such as, without limitation, the details and business contact information of the Eligible Customer and/or the Eligible Customer's



representative(s) (collectively, “**Customer Data**”). Such Customer Data may be collected, used, disclosed and/or processed for:

- i. the purpose of determining the eligibility of the Eligible Customer to participate in the Promotion;
 - ii. the purpose of managing, administrating and conducting the Promotion;
 - iii. the fulfilment and delivery of the benefit(s) to the Eligible Customer, where applicable; and
 - iv. such other purposes as may be set out in the Bank’s respective data protection policies and/or privacy policies, (collectively, the “**Purposes**”).
21. In providing any Customer Data to the Bank in the course of the Promotion, the Eligible Customer represents and warrants that:
- i. such Customer Data is accurate, complete and true; and
 - ii. where Customer Data relates to an individual (for example, the Eligible Customer’s representative(s)), the Eligible Customer has the valid authority and consent from such individuals to act on their behalf and provide such Customer Data to the Bank to collect, use, disclose and process for the Purposes.
22. OCBC will collect, use, and disclose any personal data in accordance with the Singapore Personal Data Protection Act 2012 and the OCBC Data Protection Policy.